

ABSTRACT

The present invention is directed to systems and methods for real-time rating, underwriting and policy issuance for the insurance industry. A process according to the present invention, as may be implemented via an appropriate computer environment, will
5 include several steps in providing real-time rating, underwriting and policy issuance. Accordingly, identification information associated with a particular applicant is received. A connection is established with one or more information sources that may have data related to the applicant that may be relevant to the real-time rating and underwriting of an insurance policy for the applicant. A request for relevant data is transmitted over the
10 respective connections. The relevant data is received from the information sources. Based upon the received relevant data, an offer of insurance is generated for the particular applicant. In some embodiments, a dynamic pricing factor may be used in generating the offer. The generated offer is then communicated to the applicant via an offer output device.

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